

Being the Third and Continuation of a Series of Talks on Bills and the Prompt Payment of Them

Do You Pay Your Bills

"SETTLE"

PROMPT PAY CREATES CREDIT. The bills you incurred last month are due NOW. Bills you made before last month and which still remain unpaid ARE OVERDUE—if you do not pay them you are imposing on good nature.

The only reason the goods were charged to you was for convenience sake—YOUR CONVENIENCE.

The merchant thought you were as GOOD AS YOUR WORD. He trusted you implicitly. He allowed you to take the merchandise out of his house.

NOW IT'S YOUR TURN to make good. Prove

to him that you're HONORABLE—that you are as good as your word—AND SETTLE.

"HONOR"

PROMPT PAY CREATES CREDIT

A man can be worth millions and yet so slow in settling his obligations as to make merchants hesitate in trusting him with their wares.

A ditch digger, laboring daily for a mere pittance, but realizing the importance of PROMPTLY MAKING GOOD HIS WORD, can buy, unquestioned, from the same merchant.

It's not the irony of Fate—it's just HONORABLENESS—a full realization of the word "HONOR."

"PROMPTNESS"

"A STITCH IN TIME SAVES NINE"

An old saying, but a truer one was never said. It applies to everything where PROMPTNESS COUNTS—and promptness counts in everything. It's the STITCH IN TIME THAT SAVES CREDIT.

It also saves HONOR, EMBARRASSMENT, AND SELF-RESPECT.

The man who pays his bills can look the whole world in the face. And better still—the man who pays his bills can buy again—and say, "Charge it."

PROMPT PAY CREATES CREDIT, and credit is the most valuable thing in the world.

To weed out the men and the women who do not pay their bills—who do not value their honor—THE CREDIT MEN of Eugene have organized. The organization consists of practically all the retail merchants in the city. They have a clearance house, through which they clear credits. In an instant it is possible for any member of this association to find how a customer has been paying his bills with any other member. This eliminates the undesirable customer who makes it a habit of buying first from one merchant, then another, without meeting his obligations. If you pay your bills, or you don't, every merchant in this organization knows it—and credits you accordingly.

The Credit Men of Eugene

PORTLAND IS PROSPEROUS

BUSINESS CONDITION SHOWS IMPROVED CONDITIONS

Bank Clearings, Postal Figures and Building Permits Reveal Heavy Gains

PORTLAND, Ore., Aug. 2.—Business indications in Portland—bank clearings, postal figures and building permits—uniformly revealed for the month of July that conditions are much better than a year ago and are improving.

There was a gain of more than \$2,000,000 in bank clearings of this July over those of July, 1921. The figures as given out Monday by the Portland Clearing House association, showed the monthly clearings to have been \$132,313,376.00. This compares with \$107,852,881.14 for the corresponding month a year ago.

The total building permits for the month closely approximated 1300, as compared with 1119 a year ago. Up to yesterday morning the number was 1297. Adding the estimated average of new permits for yesterday, the number of residences authorized during the month was 390. This is to be compared with 210 for July, 1921.

The value of the buildings authorized by permits of the month reveals even greater improvements in conditions, particularly in the construction of higher priced residences and business places. All permits issued up to yesterday had a valuation back of them of \$2,105,315, where the corresponding figures for a year ago was but \$1,416,324. If July permits this July were for an aggregate value of \$1,662,715, as compared with \$1,010,010 for July, 1921.

July 15 was a record day for the permit section of the building inspector's department. That day permits for 28 residences having a value of \$77,850 were issued. July, however, is not the best month for building operations it was pointed out. August usually setting the record.

According to statements of Postmaster Jones, cash postal receipts showed an increase of 11.3 per cent over those of a year ago. Cancellations aggregated 6,097,460 for July of last year. The increase was 374,615 cancellations or better than 8 per cent.

NAVAL SERVICE ATTRACTS

VENETA BOY HEEDS CALL OF THE SEA

Paul Goodwin, 18, of Veneta, is the first recruit that has heeded the call of the sea and signed up for a hitch in the United States navy since the establishment of the naval recruiting sub-station here last week. The Veneta boy will take the examination for admission to the naval academy according to the regulations of the local office, have received several ap-

plications for admission to the naval service and they state that the Northwestern district which includes Eugene has a record in the recruiting service of obtaining the best men for the navy in point of physical and mental development.

NEED RURAL POPULATION

WILLAMETTE VALLEY REALTORS MAKE POSITION KNOWN

The committee appointed at the meeting of Willamette valley realty men in the Hotel Osburn Tuesday night to draw up a resolution relative to the position of the valley realtors in regard to the "back to the farm" discussion held recently at the Northwest Realtors Association convention, drew up the following and yesterday gave it to the press:

"Whereas: Less than one-third of the entire population of the United States now living on farms.

"Whereas: Farmers are being attracted to the cities, which has its effect more especially upon the growing up generation.

"Whereas: The farm is the basic industry and the foundation of all our wealth, and should be the standard of our investment.

"Whereas: The products of the farm in most cases are put upon the market at the mercy of the speculator, and the price received is not what the consumer has to pay but what the speculator feels like paying.

"Whereas: The Northwest Real Estate association, comprising Idaho, Washington, Montana, Alberta, British Columbia and Oregon, have undertaken to give aid and leadership to the farmers of the northwest, such as cooperative marketing, transportation, farm home attractive, and last but not least, farm life more profitable.

"Now, Therefore, Be It Resolved: At this district meeting of realtors, held at the Osburn hotel in Eugene, Ore., on the first day of August, 1922, that we give to the Northwest association our untiring support and commend this association upon the good work they have to well undertaken."

YOUTH DIES OF INJURIES

HENRY HARGET FAILS TO SURVIVE ACCIDENT

Henry Harget, 19, of Harrisburg, died yesterday at the Eugene hospital as the result of injuries sustained last Friday when he fell from a load of hay while at work on a farm near this city. Although believed to be seriously injured when brought to the hospital here hope was held out that he would recover, but he failed to rally.

The body is at the Walker chapel at Springfield and the arrangements for the funeral will be announced later.

IRREVERENCE IS CHARGED

HUSBAND WANTS DIVORCE, ALLEGING HUMILIATION

Charging that his wife insulted on reading newspapers and perfidiously while he said the family prayers and also that she declined to accompany him to church, Miner Foster filed a

divorce complaint yesterday against his wife, Attie B. U. Foster. These acts of the defendant caused much humiliation and annoyance, according to the charges of the plaintiff. They were married November 25, 1920, and have no children.

For the collection of \$213.44 alleged due the Allen and Lewis company by the Dawson and Moyer company papers were filed yesterday at the office of the county clerk by L. M. Travis, attorney for the plaintiff.

PLAY SHEDS TO BE BUILT

CONTRACTS ARE AWARDED FOR SCHOOL SHELTERS

Work on the two new play sheds that are to be erected at the Condon and Patterson schools will start immediately, according to members of

the school board who last night awarded the contracts for the lumber and the construction of the shelters. The Walters-Parks Lumber company will furnish the material for the structures and J. F. Cosette was awarded the contract for the construction work.

Both of the new sheds will have a dimension of 40 by 70 feet and the plans and specifications drawn for the shelters at the Junior high and the Geary school will be used for the new structures. The buildings will be completed before the opening of the schools next month.

Another Effect
"I tell you, Bill, there ain't near as big fish in the lake since prohibition went into effect."—Judge.

The horse that wins the great English derby has cause to remember it for people pull hairs out of its tail as souvenirs.

New Picture of Dancer Who Sues Whitney



This is a newly posed photograph of Evan Burrows Fontaine, noted New York Oriental dancer, who is reported preparing to file suit in Saratoga Springs, N. Y., to prove that Cornelius Vanderbilt Whitney, son of the multimillionaire, Harry Payne Whitney, is the father of her 18-month-old baby. Her mother, Mrs. Florence E. Fontaine, declares the daughter does not seek money from the famous young Yale captain.

U. P. MAY BUILD CUT-OFF

PRESIDENT CARL GRAY SAYS IT IS ABSOLUTELY ASSURED

Most Complete Naton Line If Central and Southern Pacific Are Unmerged, He Declares

(Oregon Journal)
Completion of the Naton cut-off, linking Portland and the Willamette valley with South Central Oregon, is the one thing absolutely assured in the controversy which rages about the unmerging of the Southern and Central Pacific.

Carl R. Gray, president of the Union Pacific system, is authority for this statement, presented entirely without qualification.

President Gray arrived in Portland this morning. He will spend the week here, going into the Oregon situation. In the office of General Manager J. P. O'Brien of the Union Pacific he said that he will reserve his definite statement until he has completed his inquiry.

No Promises to Make
"I may have no promises to make then, but I will have a statement," he commented, with the familiar Carl Gray smile lighting his features.

"The Union Pacific looks upon promises as things not to be lightly offered, but as notes that will fall due and must be paid."

"If the Central Pacific is unmerged from the Southern Pacific and made an independent railroad," said Mr. Gray, "it must complete the Naton cut-off. If the Southern Pacific retains control, it has categorically promised to complete the Naton cut-off. And we the Union Pacific, have categorically promised that if we obtain the Central Pacific we will complete the Naton cut-off."

As to other railroad construction by the Union Pacific, particularly the extension of the line from Crane across interior Oregon to connect with the Naton cut-off, in the event that Union Pacific plans are successful, Mr. Gray preferred to reserve statement.

Talk of Plans
President Gray commented himself with the observation that it is the Union Pacific's interest in and sensitivity to the public interest of Oregon that has taken him on one of the quickest trips known, from the Pacific Coast to New York and from the Atlantic back to the Pacific again.

He was equally non-committal relative to the greater terminal plans of the Union Pacific—the reported plan which exports so powerful an appeal on the lay mind of spreading Union Pacific terminals like the fingers of a vast hand to connect more closely with Puget Sound, Portland, San Francisco and Los Angeles.

But he made the positive announcement that the local terminal plans have so far developed that on September 1 all the steam trains which now operate out of the North Bank station will be taken into the Union station and that all freight trains now handled adjacent to the Union station will be taken care of at the new Guilds lake terminal.

Resignation Withdrawn
SALEM, Ore., Aug. 2.—J. W. Church, chief inspector of grain inspection bureau of the public service commission, who recently resigned, effective August 1, today withdrew his resignation, the commission

announced tonight. The grain inspection department has headquarters in Portland.

Wheeler to Have Bank

SALEM, Ore., Aug. 2.—Articles of incorporation were approved by Frank C. Bramwell, state superintendent of banks, today for the new bank of Wheeler, which is being organized to take the place of the defunct Nehalem Valley bank in Tillamook county. As soon as the \$15,000 stock is subscribed the bank will receive its charter.

ONE DIES AS RESULT OF O. W. R. R. AND N. SMASHUP

MORIANO, MORALES, MEXICAN SUCCUMBS TO INJURIES

Passenger Train Ditched 41 Miles From La Grande When It Struck Broken Rail

LA GRANDE, Ore., Aug. 2.—Mariano Morales, whose name had been reported as Mike Molamum, died this afternoon from injuries suffered early today in the wreck of an Oregon-Washington Railroad and Navigation company passenger train which was ditched 41 miles east of here as a result of a broken rail. Morales, a Mexican, died without regaining consciousness, and nothing concerning his home was learned here.

The wreck was caused by a broken rail near North Fork, according to reports received by officials here. The train was thrown into a ditch.

The injured included: Mrs. Alice Burtenshaw, Boise, Idaho, back hurt.

James Begley, enroute to Kamela, burned and right hand hurt.

Don E. Church, baggage man, Portland, contusion right side.

Oliver Davis, La Grande, sprained wrist.

Pat J. Murphy, Portland, chest hurt.

Clarence J. Coughlin, Warren, Ohio, head cut and bruised.

Jacob J. Miller, North Second street, Portland, cut and bruised.

Bill Juseff, Tamarack, Idaho, bruised ankle.

P. M. Nelson, Portland, head and side injured.

H. L. Tate, Pendleton, brakeman, head and side injured.

L. C. Robertson, Payette, Ida., side injured.

Thomas DeCoursey, Underwood, Wash., side injured.

E. F. Storey, Junction City, Kan., right arm and back injured.

Charles Schlund, Emmett, Ida., left side bruised.

Robert Crejlin, Tucson, Ariz., head bruised.

super-structure. When the steam floated away only oil was seen floating where the tug had been. The explosion hurled mud from the river bed plastering the sides of nearby buildings.

Four men were walking nearby and were injured by flying debris. Others were slightly hurt and many were splattered with mud and water. The captain of a barge only a few feet away was knocked down.

The mangled remains of the skipper, Captain Charles McCaffrey, were found floating about a block from where his tug blew up. One other body was recovered.

Part of the boiler fell upon a pier 200 feet away.

The cause of the blast had not been determined tonight.

Country Club Files

SALEM, Ore., Aug. 2.—Articles of incorporation were filed today by the Oregon Shrine Country club of Portland, with George L. Baker, mayor of Portland, as president; A. H. Leal, first vice president; Emory Olmstead, second vice president; Hal T. Hutchinson, secretary; and F. C. Stettler, treasurer.

Trees in Rain

The trees that mark the river's bend—
A sleeping city veiled in rain,
With domes and spires and pointed roofs
That dawn will find but trees again.

Great trees that seem as ships that sail
With sails a-billow won the breeze
And eager for the flooding tide—
Ships tonight—tomorrow trees.

—Whitlaw Saunders in Kansas City Times.

A "Dry" Preferred
The mayor of a far inland town was about to engage a preacher for the new church.

"Parson, ye aren't by any chance a Baptist, be ye?"

"No, not necessarily. Why?"

"Wal, I was just a-join' to say we have to haul our water 12 miles."—Central Christian Advocate (Kansas City).

Too Much to Ask
He—"Will you love me if I give up all my bad habits?"

She—"But, George, how could you expect me to love a perfect stranger?"—London Opinion.

It Often Sounds Like That—
GIRL HEARING RADIO MUSIC
UNDERGOING 2 OPERATIONS
—Headline in the New York Herald.

Almost Unbelievable
You can hardly realize the wonderful improvement to your skin and complexion your mirror will reveal to you after using Gossard's Oriental Cream for the first time.
Send for Free Trial Tube
VERD, T. ROBERTS & SON
New York

Gossard's Oriental Cream